# GOVERNMENT TRAVEL CHARGE CARD (GTCC)

# POINTS OF CONTACT

- **MARFORRES - HL 3**
  - Mrs Porche, Mr Poullard
- **MSC HQ – HL 4**
  - **4th MAW**
    - Mr Rankins
  - **4th MarDiv**
    - Mr Guerra
  - **4th MLG**
    - Mr Holmes
  - **FHG**
    - Mr Hatchell

# References

- DoDFMR Vol 9 Chap 3
- OPNAVINST 4650.16
- MCO 4600.40B
- ForO 7000.1 (revised order pending signature)
- Force Policy Letter 10-12 of 23Apr12

# DoD Financial Management Regula

- **Travel & Transportation Reform Act of 1998 (TTRA) Public Law 105-264 mandates the use of the GTCC for official travel**
- **Military Personnel can be prosecuted under Art 92 of UCMJ**
- **Requires refresher training**

# Who must have a GTCC

- **MARADMIN 691-13**
  - **Effective 1 Feb 2014**
  - **ALL must apply for a GTCC**
  - **Previously declined**
    - **Resubmit**

- **TraX Training Certificate Required**
  - **Programs & Policies - Travel Card Program (Travel Card 101)**

- **Statement of Understanding (SOU) Required**

# TYPES OF ACCOUNTS

- **Standard (Credit Score = 660 or higher)**
  - **Credit Limit = $7,500**
  - **APC Maximum increase = $10,000**
  - **Maximum increase w/ HL3 = $15,000**

- **Restricted (Credit Score = 659 - 500)**
  - **Credit Limit = $7,500**
  - **APC Maximum increase = $10,000**
  - **Maximum increase w/ HL3 = $15,000**

# CREDIT LIMITS

| | STANDARD & RESRICTED | APC Approval Maximum | HL3 Approval Maximum | CPM Approval Maximum | DTMO Approval Maximum |
|---|---|---|---|---|---|
| Credit | $7,500 | $10,000 | $15,000 | $25,000 | No Maximum |
| Travel | $7,500 | $10,000 | $15,000 | $25,000 | No Maximum |
| Cash | $665 | $5,000 | $10,000 | $25,000 | No Maximum |
| Retail | $250 | $500 | $1,000 | $2,000 | No Maximum |

# NEW CHIP & PIN CARDS

- **Executive Order**
  - **" Improving the Security of Consumer Financial Transactions“ requires federal agencies to upgrade payment cards and systems to employ enhanced security features, to include Chip and PIN technology.**

- **Jan 2015, Citi began replacing magnetic stripe GTCCs with EMV Chip and PIN cards**

# NEW CHIP & PIN CARDS

- **Cards contain a microprocessor that requires cardholder authentication, via a 4-digit PIN at the point-of-sale**

- **Upon receipt of the new card**
  - Sign the back of the new card
  - Confirm receipt by calling the toll-free number on the activation sticker (not the number on the back of card) or go online to the URL on the activation sticker
  - Select a PIN by following the prompts in the Voice Response Unit
  - Update your DTS profiles with the card's

# NEW CHIP & PIN CARDS

- **FIRST TIME USE**
  - Go to a Point-of-Sale (POS) terminal staffed by a person (not self-service)
  - Insert the card chip first, into the card-reading terminal until transaction is complete
  - Confirm the amount and sign receipt
  - Until the card is used at a staffed terminal, the new PIN will not be recognized at chip-enabled self-service terminals

# NEW CHIP & PIN CARDS

- **New cards still have a magnetic stripe, for use at merchants without this technology**

- **Technology is the next generation of payment card technology**
  - Merchants in CONUS are expected to begin using technology in 2015 – 2016



- **New cards are quasi-generic**

# GTCC & ACTIVATION/DEPLOYMENT

- **Current APC makes liaison with GFC APC**
- **Leave GTCC activated NTE 30-days after arriving ILOC**
- **MONITOR the transfer of the GTCC to the GFC**
- **E-mail request to GFC APC to request the GTCC be pulled over (Ref MCO 4600.40B)**
- **Contact HL4 then HL3 for assistance**
- **ACTIVATED/DEPLOYED MARINES WILL NOT REMAIN UNDER MARFORRES FOR GTCC MANAGEMENT**

# METHODS OF PAYMENT

- **Split Disbursement**
- **On line payments with Citi Bank**
- **On line banking with personal Bank**
- **Pay by Phone (NO CHARGE)**
- **US Mail**

# SELF REGISTRATION

- **Citi Bank GTCC cardholders are eligible**
  - **View statements on –line**
  - **Make payments on-line**
  - **Request credit balance refunds on-line**

- **https://home.cards.citidirect.com/commercialcard/cards. html**
  - **Under “First Time Users” section**
  - **Select "Self Registration for Card Holders**
  - **HAVE YOUR STATEMENT IN HAND**

# USING THE GTCC

- MUST confirm receipt with Citi Bank
- Payment of Commercial Travel while TAD
- Payment of Lodging
- Payment of Rental Vehicle & Fuel
- Payment of meals
  - The GTCC is accepted world-wide
- Airport parking

**ATM withdrawal fees are no longer

# CARDHOLDER RESPONSIBILTIES

- **Pay the Bill**
- **Monitor charges**
- **Dispute charges if necessary**
  - **Complete the affidavit**
- **Monitor Airline Credits for cancelled flights**
- **Notify APC of planned TAD to ensure card activation**

# MISUSE & ABUSE

- **Misuse**
  - **Usage outside authorized parameters or using the GTCC while not on official travel**
    - **Purchasing meals for others while TAD**
    - **Excess ATM withdrawals**
    - **Excess charges outside per diem authorization**
    - **Purchasing ANYTHING when not in a TAD Status**

# MISUSE & ABUSE

- **Abuse**
  - **Failure to keep the GTCC account current**
    - **Not authorize to carry a balance**
    - **Failure to pay bill in FULL**
  - **The GTCC is a CHARGE Card – not a CREDIT Card**

# What is Delinquent?

- **Delinquency**
  - **Account becomes "delinquent" 61-days from the billing statement date following the charges**
    - **Usually approx 90-days from date charges made**
  - **30-Days "due" are not "delinquent"**
    - **Best means of fighting delinquency**
    - **WORK your 30-day due accounts for BEST Results**

# What SHOULD Happen & When

- 7th of Each Month
  - Pull & work the 5 required reports

- NOTIFY the 30-day due accounts
  - Track payments & notify again prior to day-45
  - Track payments & notify AGAIN prior to day-50
  - Track payments & NOTIFY AGAIN prior to day-59

# 5 REQUIRED REPORTS

- **Cardholder Account Listing**
  - Review for accuracy
    - Ensure accurate mailing address
    - Work “Card Receipt Not Verified” & “Returned Mail”
    - ENSURE each Cardholder belongs to YOU
    - Notify MFR HL3 for assistance in HL Trans issues
- **Account Activity Report**
  - Review for possible misuse

# 6 REQUIRED REPORTS

- **Delinquency Report**
  - **WORK the report**
  - **ENSURE $20 expedite fees are tracked**
- **IBA Aging Analysis Summary**
  - **Review the report for summary of meeting matrix for delinquent accounts**
- **IBA Aging Analysis**
  - **Same info for commands below the HL5**

# MANAGING DELINQUENCY

- Work the Delinquent Accounts
  - Initiate & deliver 60-day letters
    - Pg 11 “6105” Counseling
    - Counseling of “Suspension” of use
    - Rec/Non-Rec for Promotions
  - Initiate & deliver 90-day letters
    - Disciplinary Action?
  - Initiate & deliver 120-day letters
    - Salary Off-Set
    - Responsibility to continue monthly payments
  - Initiate & deliver 150, 180 & 210-day letters

# MISSION CRITICAL

- **Under Orders and performing duties when the member is NOT capable of submitting a Claim**

- **NOT used to simply avoid delinquency**

- **Mission Critical accounts will not be suspended or cancelled**

- **Mission Critical WILL accrue late fees**

# DID YOU KNOW?

- **Commander is REQUIERD to view 25% of the monthly activity EACH month**

- **Must maintain the Required reports for 2-years**

- **Required to conduct YEARLY refresher training**

# DID YOU KNOW?

- **Expedite fee CAN be reimbursed for Operational Requirements… must be authorize in orders**

- **Late Fees CAN be reimbursed if due to no fault of the traveler… requires orders modification**

- **You are REQUIRED to activate/deactivate for EACH period of TAD**

# DID YOU KNOW?

- **GTCC must be part of the check-in/out process**

- **Violation of GTCC practices is chargeable under Article 92 of the UCMJ**

- **Personnel that REFUSE a card are NOT authorized an advance**

# EXPLAIN DELINQUENCIES???

**Member executes TAD from 10 - 23 March**

**By regulation, the member has 5 working days to complete & submit a Travel claim**

**EVEN if the Travel Claim is submitted late – there is no excuse for Delinquencies**

**TRAVELERS are responsible for tracking the settlement of their claim**

**Member executes TAD from 10 - 23 March**

**6 Apr – Bill is issued stating that the account is "due"**

**6 May – Second bill is issued stating that the account is now "30-Days Due".**

**6 June– Third bill issued. Account is now 61-days past due & the member is considered DELINQUENT**

# 30-DAY REMINDER E-MAIL

**Subject: 30-DAY PAST DUE CITI BANK GTCC**

**In an effort to be proactive vice reactive, I monitor all GTCC accounts and payment status. By receiving this e-mail, I am notifying you that according to records with Citi Bank, your Government Travel Charge Card is considered to be 30 days past due.**

**AS OF 7 MARCH 2014**
**AMOUNT 30-DAYS PAST DUE: $XX.XX**
**CURRENT BALANCE: $XXX.XX**

**You are not yet considered to be "delinquent". In order to avoid your account becoming "delinquent", payment for your 30-day past due balance must be received, processed and posted to your GTCC account by Citi Bank no later than 6 APRIL 2015. If the past due balance is not paid in full by this date, your GTCC use privileges will be suspended by Citi Bank and you may become subject to disciplinary actions.**

**Delinquent accounts suspended Citi Bank remain suspended until all past due monies are received by Citi Bank.**

**ALL CITI BANK CARDHOLDERS ARE ELIGIBLE FOR ACCESS TO THEIR GTCC ACCOUNTS ON-LINE.**
**Having an on line account with Citi Bank allows you access to view your statement(s) and make payments on-line.**
**Visit the below website and select "SELF REGISTRATION FOR CARD HOLDERS" under the FIRST TIME USERS section.**
**Follow the directions -**
**https://home.cards.citidirect.com/CommercialCard/Cards.html**



**If you have already paid this past due balance, please advise and disregard this e-mail. Please let me know if you need any assistance.**

# CYCLE OF DELINQUENCY

**Member accrues Charges on GTCC Account**

**Day 0 – Billing Cycle begins on 7th of Month of the Charges – 1 trip may cross 2 cycles**

**Day 30 – Account becomes "30-Days Due". Member notified of status being "DUE"**

**Day 45 – Notified of account status being "DUE"**

**Day 55 – Notified again of "DUE" status. Supervisor is CCd in the notification.**

**Day 61 – Account becomes "Delinquent" Officially notified. Account is SUSPENDED . Subject to Disciplinary Actions**

**Day 75 – $29 Late Fees are applied**

**Day 90 – "Salary Off-Set" process begins**

**Day 120 – "Salary Off-Set" begins – up to 15% of disposable income ($167 in fines). Account is CANCELLED**

**Day 180 – Late Fees accrue. Member receives pre charge-off letter**

**Day 210 – Account is written off. Member is reported to Credit Bureaus. Collection Agency seeks payment. 1099 ISSUED TO IRS reporting balance as income**

# Force Policy Letter 10-12

- GTCC Delinquency will not be tolerated
- Officials will ensure claims properly split disburse to cover GTCC balance
- Requires weekly personal contact
  - Officers contacted by CO/XO
  - Enlisted contacted by SgtMaj/1stSgt
- Delinquent cardholders WILL BE HELD

# Force Policy Letter 10-12

- **ACCOUNTABILITY**
  - **61-Days delinquent**
    - **Military may receive Pg 11 entry**
    - **Civilian may receive ltr of counseling**
    - **Requires the assignment of an Investigating Officer to conduct Preliminary Investigation**
  - **90-Days delinquent**
    - **Results of the PI are provided to CMFR**
  - **Officials failing to ensure split disbursement WILL BE held**

# Force Policy Letter 10-12

- **PROHIBITIONS for delinquent accounts**
  - **Prohibited from performing any voluntary duty**
    - **Active Duty**
      - **No Permissive TAD**
    - **Reserve**
      - **ADOS**
      - **ATP, RMP, AFTP**
- **Requires screening of delinquency list prior to approval of PTAD or MROWS authentication of orders**

# RESERVE SALARY OFF-SET

- **Reserve Component members CANNOT be placed in Salary Off-Set**
- **Must have an active pay account**
- **Salary Off-Set ran by DFAS – it will fail**
- **Liquidation of Debt is then ran by DFAS for balance due**

# RESERVE SALARY OFF-SET

- **Liquidation sets payment based upon rank for EACH drill**
- **Late Fees continue to accrue**
- **Account remains on your delinquency**
- **It could take YEARS to repay a debt**

# REMOVAL OF 210+ ACCOUNTS

- **Accounts having aged to 210+ days past due may be removed from your HL**
- **Has the Cardholder been discharged?**
- **Provide the below info to your HL4**
  - **Name:**
  - **Discharge Date:**
  - **Reason/Sep Code:**
  - **EDIPI:**
  - **GTCC Account # (LAST 10):**
  - **Balance & Severity of delinquency:**
- **Accounts with “no opportunity for payment” may be placed into Charge-Off**

# Questions???